



Solutions for a Better Washington

Health Care
Your Health. Your Choice.

The problems

- ❑ While nearly 89 percent of Washingtonians have health insurance, 11 percent still do not have it.
- ❑ Just over half of our state's uninsured are ages 18 to 34.
- ❑ Cost for a family health benefit plan has nearly tripled since 2000 – from \$300 per month in 2000 to more than \$850 per month today.
- ❑ Small business employee health benefit plan costs have more than doubled since 2000.
- ❑ The state spends an estimated \$4.5 billion on health care costs – up from \$2.7 billion in 2000.



The solutions

- ❑ **Reduce costs, increase access to health care**
 - Empower people so they can make health care choices
 - Allow competition back into our health insurance market
- ❑ **Cover all families**
 - Give people the freedom of choice in health care
 - Break down the barriers to patient-centered care
- ❑ **Repair the state's health care safety nets**
 - Reform Medicaid and the Basic Health Plan (BHP)
 - Better serve our most vulnerable citizens

Making the decision to solve the problem

Status quo

1. A steady move to a state government-run health care system.
2. Additional health care studies – 16 studies since 2005.
3. More than 200 health care-related bills have passed since 2000, greatly impacting costs.
4. Ignore the group of people who represent just over half of all uninsured in Washington: those ages 18 to 34.
5. Blame large, non-union employers, drug companies and health insurers for the rising costs of health care.
6. Continue to add state mandates to health insurance that drive costs up for everyone.

A new direction

1. A patient-centered health care system that offers private market choices.
2. More decisions and fewer commissions.
3. All bills that pass must take into account the impact on health care costs.
4. Allow health insurance carriers to sell plans that are exempt from some mandates and meet the needs and budgets of young adults.
5. Invite the private market to be a part of the solution, and help small employers and the self employed by offering tax credits.
6. Do not add any new state mandates, and determine costs of all current ones.



Nine bills for 2009 – promoting competition

- ❑ **Purchasing health care plans approved in other states – HB 1871**
 - Citizens should be allowed to pick from a wide variety of health care plans. If Idaho has a better plan, they should be allowed to buy it.
- ❑ **Health Savings Accounts (HSAs) for state employees – HB 1870**
 - HSAs are critical to empowering consumers, reducing costs, increasing access, and creating incentives for a healthy lifestyle.
- ❑ **New choices for small employers (small group reform) – HB 1868**
 - Small employers want more health care options and state government should not be a barrier to choice. Core benefit plans will control costs₅ and keep more people insured.

Nine bills for 2009 – reducing costs

□ **Cutting taxes on health care plans – HB 1872**

- State taxes are driving health care costs up for many small employers. The 2 percent insurance premium tax would be repealed and small employers would receive a tax credit for providing health insurance.

□ **Cost transparency – HB 1869 (signed into law)**

- If we are going to be informed consumers, we need to know how much health care services cost. Providers would be required to share real cost information, and this would result in more transparency.
- *Sponsored by Rep. Barbara Bailey.*

□ **Allowing core benefit plans – HB 1865**

- State mandates drive higher health care costs and price families out of the market. Citizens would be allowed a choice of plans with various levels of mandates.



Nine bills for 2009 – more choices

□ **Young adult plans – HB 1866**

- Just over 50 percent of our state's uninsured are between the ages of 18 and 34. These young adults should be allowed to purchase cost-effective plans that meets their needs and budgets.

□ **Basic Health Plan (BHP) reform – HB 2169**

- Citizens should not be limited to a state plan when a more cost-effective private market option may work better for them. State-sponsored vouchers would help those in need find the right plans and assist in a transition away from state government-run health care.

□ **Allow health care providers to innovate – HB 1867**

- Repealing the so-called certificate of need would allow more options and choices.